

February 6, 2012

ECONOMIC SELF- SUFFICIENCY



2012

Fairfax County
Human Services Council
Roundtable Discussion

Economic Self-Sufficiency

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Economic Self-Sufficiency Defined

- Economic Self-Sufficiency is the ability of individuals and families to consistently meet their needs—including food, housing, utilities, health care, transportation, taxes, dependent care and clothing—with minimal or no financial assistance or subsidies from private or public organizations.

Note: This definition does not address asset adequacy for longer term needs, such as retirement.

Guiding Principles

- Individuals and families...
 - are able to meet financial needs
 - do not fall into poverty when they cannot work or work is unstable
 - have personal savings enough to cover basic necessities and emergencies
 - when they lose their jobs, they have time to look for another or upgrade their education and skills without suffering severe hardship

Determinants of Economic Self-Sufficiency

- Job Stability—Individuals have sustained employment
- Educational Attainment—Individuals reach their employment goal through academic or vocational achievement
- English Literacy—Individuals have the ability to speak, read and write the English language
- Family Structure—The stability of families and attributes of parents influence development of positive behaviors and healthy relationships
- Health/Disability Status—Individuals with physical, cognitive, mental, sensory, emotional or developmental capacity concerns participate to the fullest extent possible at school, at work, or through meaningful daily activities
- Community Connections—Individuals have community relationships to people or organizations that bolster self-sufficiency, or in the case of youth, future self-sufficiency

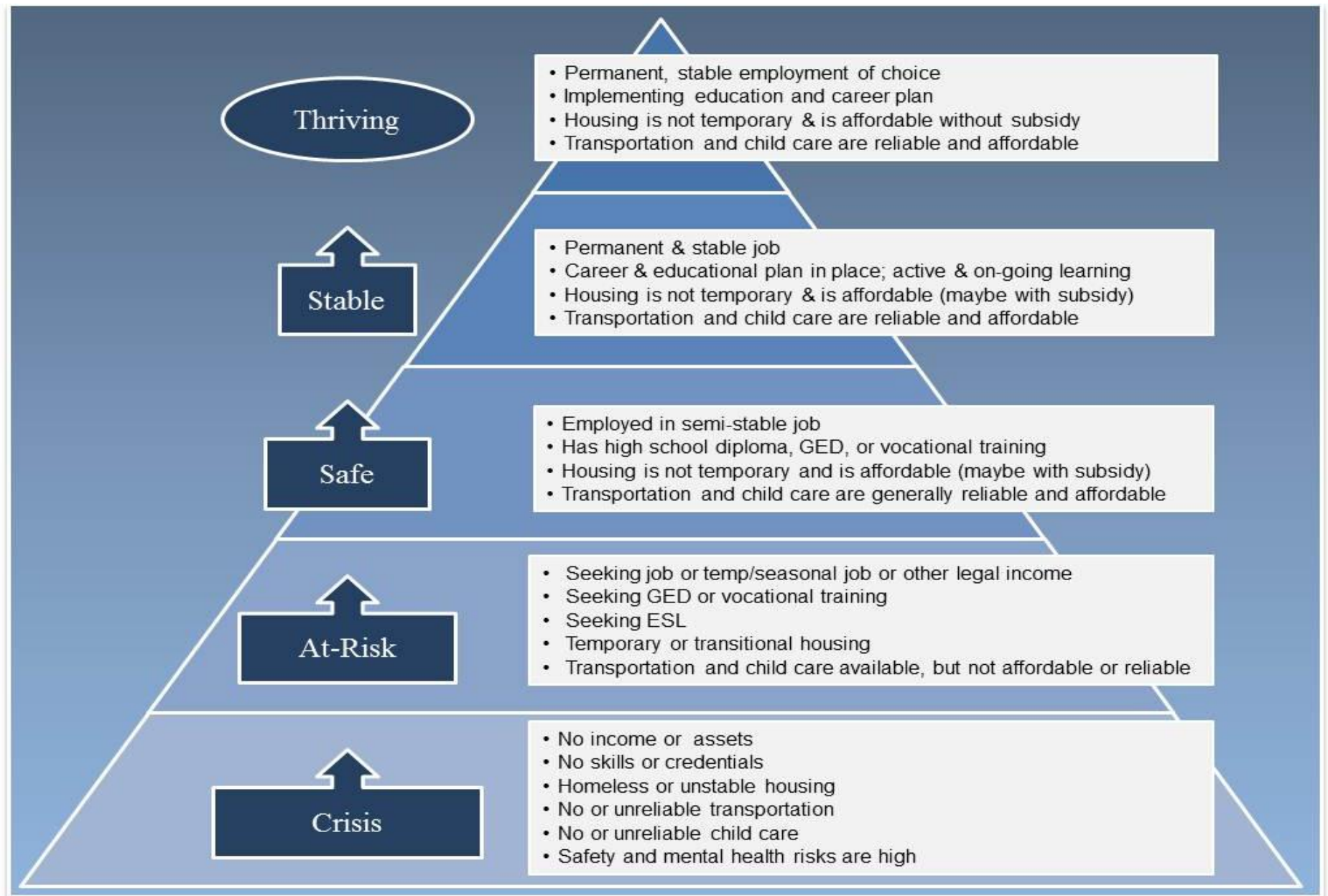
Current Population Served

- Fairfax County residents and those residing in the cities of Fairfax and Falls Church with significant barriers to employment, including: low skilled workers, limited English-speaking adults, older workers, individuals with disabilities, ex-offenders, at-risk youth, and individuals with mental health and substance abuse issues.
- **Services Include**
 - Skills assessment and career counseling
 - Occupational skills training
 - Job placement
 - Subsidized employment
 - Supported employment
 - On-the-job training
 - Basic skills education
 - English literacy
 - Financial education and literacy
 - Free tax preparation assistance
 - Small business development
 - Referrals, linkages, and advocacy

Programs or services that...

- **prepare** a participant to work (e.g. literacy, job skills training, ESOL)
- help **keep** individuals at work or in school (e.g., health care, dependent care)
- **strengthen** youth development and self-sufficiency
- strengthen relationships and **bolster** self-sufficiency

- Promoting economic self-sufficiency requires a **continuum of services and strategies**, ranging from crisis intervention to job retention. Currently, human services agencies serve low-to-moderate income individuals and families, primarily in the categories of “Crisis” and “At-Risk” (as shown on the following page).



In the numbers...Factors influencing services to current population

Poverty

- In 2010, the national poverty rate was 15.1%, with roughly one in six Americans, or **46.2** million people, living below official poverty line. This is the largest number of poor Americans since the US Census Bureau started keeping track of this measure in 1959 (US Census Bureau, 2011)
- The federal poverty level is defined as a family of four earning \$22,350. *However, the federal poverty guidelines do not include costs associated with a living wage, such as:*
 - Costs associated with employment: transportation, child care, taxes
 - Costs associated with the care of children: food, day care, and health care (and that these costs vary depending on the age of the children and whether or not they are in school);
 - Costs associated with housing based on geographic location; and
 - Net impact of taxes and tax credits—2 in particular, the Earned Income Tax Credit and the Child Tax Credit, which are “credited” against the income needed to become self-sufficient. (Source: Wider Opportunities for Women)

Unemployment Rates (BLS 2011)

- National: 8.5% in December 2011
- Virginia: 6.2% in November 2011
- Fairfax County: 4.0% in November 2011
(nearly 25,000 individuals)
- Youth (ages 16-24) 18.1% in July 2011
- African-Americans 15.8% in December 2011
- Individuals with a Disability 13.5% in December 2011

Health Care

- Nearly 50 million Americans lacked access to health insurance coverage in 2010 (US Census Bureau, ACS, 2010)
- In 2009, an estimated 144,000 Fairfax County residents lacked health insurance coverage.
- Seniors in Fairfax County are more likely to lack health care coverage than those nationwide (2.7% vs. 0.9% respectively)

Food Insecurity

- Over 44,000 residents of Fairfax County and the cities of Fairfax and Falls Church received Supplemental Nutrition Assistance Program (SNAP) benefits in October 2011
- Among all SNAP recipients in Fairfax County, approximately one-quarter were 65 years of age or older
- Over a quarter (25.5%) of the students enrolled in the Fairfax County Public Schools received free- or reduced-cost lunches during the 2010-11 school year
- In 2010, approximately 20% of all students who responded to the Fairfax County Youth Survey reported going hungry during the past 30 days

Population-focused areas of our work

Parents in the Workforce

Genet, a stay-at-home mother, participated in the Workforce Investment Act employment program and received case management services and placement in an On-the-Job training program with Visionary Consulting, LLC as an administrative assistant. Following her OJT experience, she was hired as a full-time employee of the company, making \$15 per hour

Long-Term Unemployed

A laid-off cable installer working for Cox Communications for almost ten years participated in an On-the-Job training program to secure full-time employment again. The OJT Program successfully matched him with a security company and subsidized his wages for three months as he received on-the-job training as a security officer. During this time, his dedication and hard work resulted in a permanent position as a supervisor and a

Low-Income

Maria is a single parent of two children. Working as a housekeeper in 2010, her adjusted gross income was \$15,701. With the help of an IRS certified volunteer at her local Volunteer Income Tax Assistance (VITA) site, Maria was found eligible for an Earned Income Tax Credit (EITC) in the amount of \$5,036. By using VITA services, Maria not only saved the \$200 most paid tax preparation services charge, she also received a total federal refund of \$8,169.

Ex-Offenders

Corey participated in the Virginia Serious and Violent Offender Re-entry (VASAVOR) program following his release in 2008 after 8 years of incarceration. Through VASAVOR, he received training and certification in physical fitness and was placed in a job at Gold's Gym. This job enables him to afford an apartment and his own transportation.

Youth

Wilber is a youth who was placed at a Marshalls store near his home in Alexandria through the summer youth employment program. Before he started work, his family had to move to Falls Church, nearly 20 miles away. Although he had to wake up at 6:00 every morning to take the bus to his uncle's house and then walk to work at 11 a.m., Wilber insisted on remaining at the worksite and arrived on time each day. He demonstrated reliability and commitment, and even used some of his earnings to assist his family with rent. After successfully completing the summer employment program, Wilber was offered a permanent position at Marshalls.

Entrepreneurs

As a laid-off worker over age 45, Katherine needed significant technical assistance and business training to launch her candy business. Project staff assisted her in conducting market research, developing a business plan, and learning about licensing requirements for food related products and how to get her home kitchen commercially approved. The business team also provided Katherine with logo design, marketing material, and provided training to get her food manager's license. After she started her business she purchased another business to expand her products. Katherine also received pro bono legal services which provided her with purchase agreements, legal and tax recommendations, and guidance on food labeling. At first, Katherine was selling her products at small local events. As of last month, she received most of her orders through her website and a chain of local distributors.

Basic Needs

A single mother with three children called Coordinated Services Planning (CSP) because she needed help to pay for diapers for her newborn baby. After completing an assessment with the client, it was determined that the situation was much more complex. She had just brought her premature baby home from the hospital. The baby was still on a heart monitor and the pediatrician had encouraged her to stay home with the baby beyond her maternity leave to protect the infant from exposure to other children in a day care setting. Her only sources of income were child support, food stamps, and small SSI check for the baby and she could not afford her monthly rent. CSP advocated for one-time rental assistance to a local community-based organization that paid her rent for a month to stabilize her housing. Once the baby was off the monitor the mother was able to return to work. She was also interested in increasing her skills to be able to better provide for her family and was referred to Training Futures at Northern Virginia Family Services.

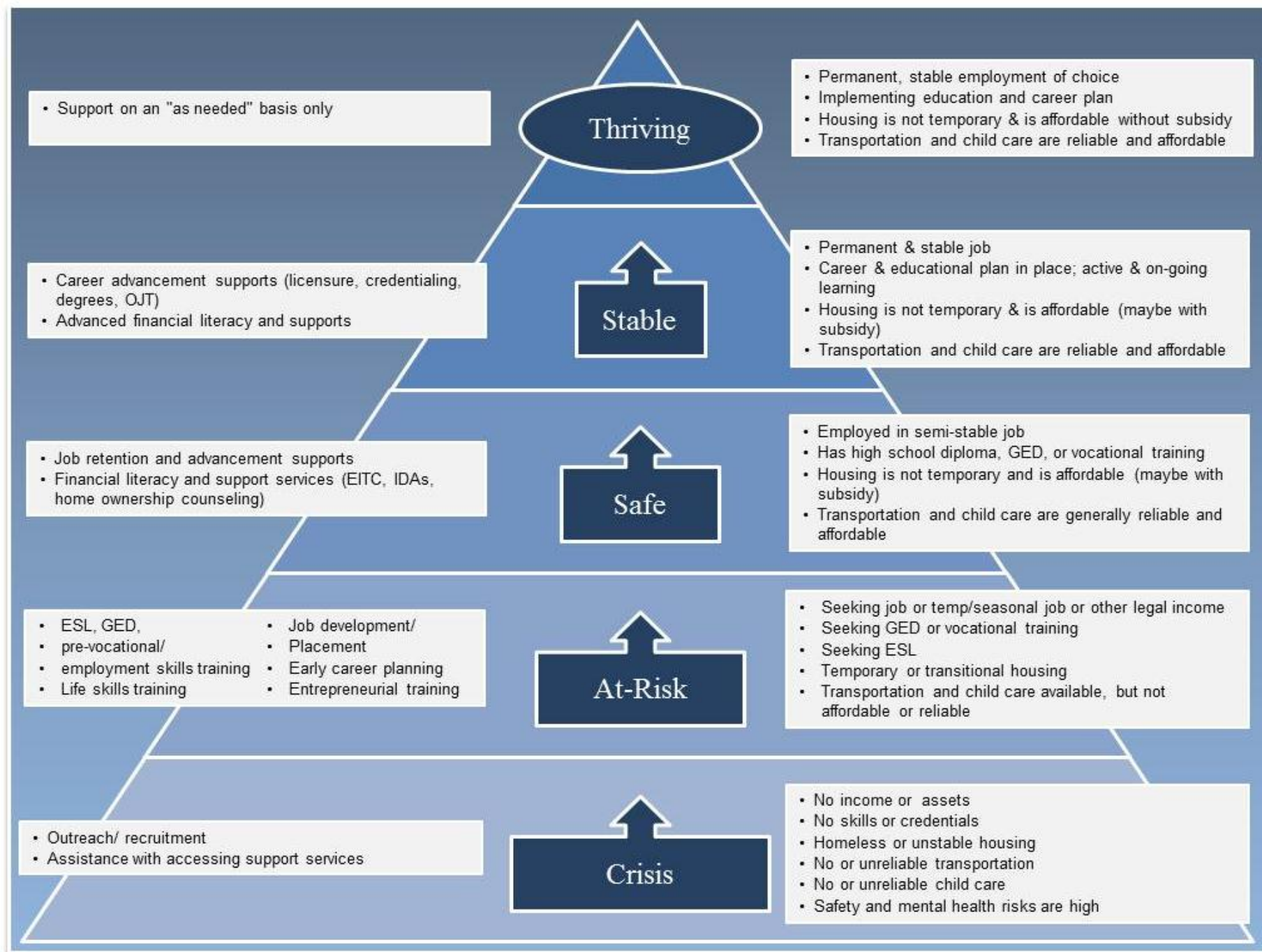
Focus of Cross-Cutting Human Services System Work

- **Sustained Employment Project:** SEP is a cross-system project which will catalog and analyze the investments that the county is making in Job Stability, and information will also be gathered on what clients look like in terms of employment needs. This information will then be analyzed to answer questions such as: Are we doing the right things? Are we investing in services and programs that best serve the target populations and achieve outcomes at the least cost? A survey of best practices will also be conducted and compared with the investment portfolio. Based on the findings of this project, resources may be realigned to achieve more effective outcomes and maximize the county's return on investment.
- **Removal of access to health care as a barrier to economic self-sufficiency** through integration of prevention, oral health, behavioral health, primary care and ancillary services.
- **Identification of workforce gaps** (physicians, nurse practitioners, physician assistants, nurses, direct care workers, and mental health professionals); increased clinical training slots; expanded use of information technology (telemedicine)

Focus of Cross-Cutting Human Services System Work

- **On-the-Job Training:** Employment strategy which targets and identifies high-wage jobs in growth sectors lacking trained workers. This approach emphasizes the needs of the business community which improves the county's ability to attract and keep industries that create high wage jobs.
- Programs and services that **prepare participants for work** (e.g. supported employment, basic skills training, and management of chronic diseases that may lead to a disability).
- Programs and services that **serve older adults and people with disabilities** who need assistance to be economically self-sufficient, but are unable to work.

The following page shows the services which are provided to our current population along different points of the continuum.



Stakeholders, Relationships and Partners (Some Examples)

- **Boards, Authorities, and Commissions**

- Northern Virginia Workforce Investment Board
- Advisory Social Services Board
- Fairfax Area Commission on Aging
- Fairfax Area Disability Services Board
- Fairfax - Falls Church Community Services Board
- Health Care Advisory Board: Community Advisory Board
- For Community Health Care Network
- Human Services Council

- **Revenue Sources**

- Fairfax County and Cities of Fairfax and Falls Church
- The SkillSource Group, Inc.
- US Department of Labor
- Virginia Community College System
- Internal Revenue Service

- **State Partners**

- Virginia Employment Commission
- Virginia Department of Rehabilitative Services
- Virginia Department of Health
- Virginia Department of Corrections
- Virginia Workforce Council

- **Education**

- Fairfax County Adult and Continuing Education
- Fairfax County Public Schools
- Northern Virginia Community College

- **Business and Community**

- Fairfax County Chamber of Commerce
- Healthy Families Coalition
- Culmore Partners
- Faith communities – ESOL programs/volunteers

Providers of Contract Services

- Fairfax County uses more than 66 contracts with partners totaling an estimated \$6.7 million annually for services related to provision of employment and support services. Two of these contracts are with for profit providers, and 64 are with nonprofit service entities.
- Services includejob readiness, education services and supports, job placement, job training, basic needs assistance, vocational training and services, legal services, respite
- ***Some examples of our vendors include:***
 - Northern Virginia Family Service
 - United Community Ministries
 - Reston Interfaith
 - Laurie Mitchell Employment Center

Trends affecting capacity of the human services system

- **National Trends**

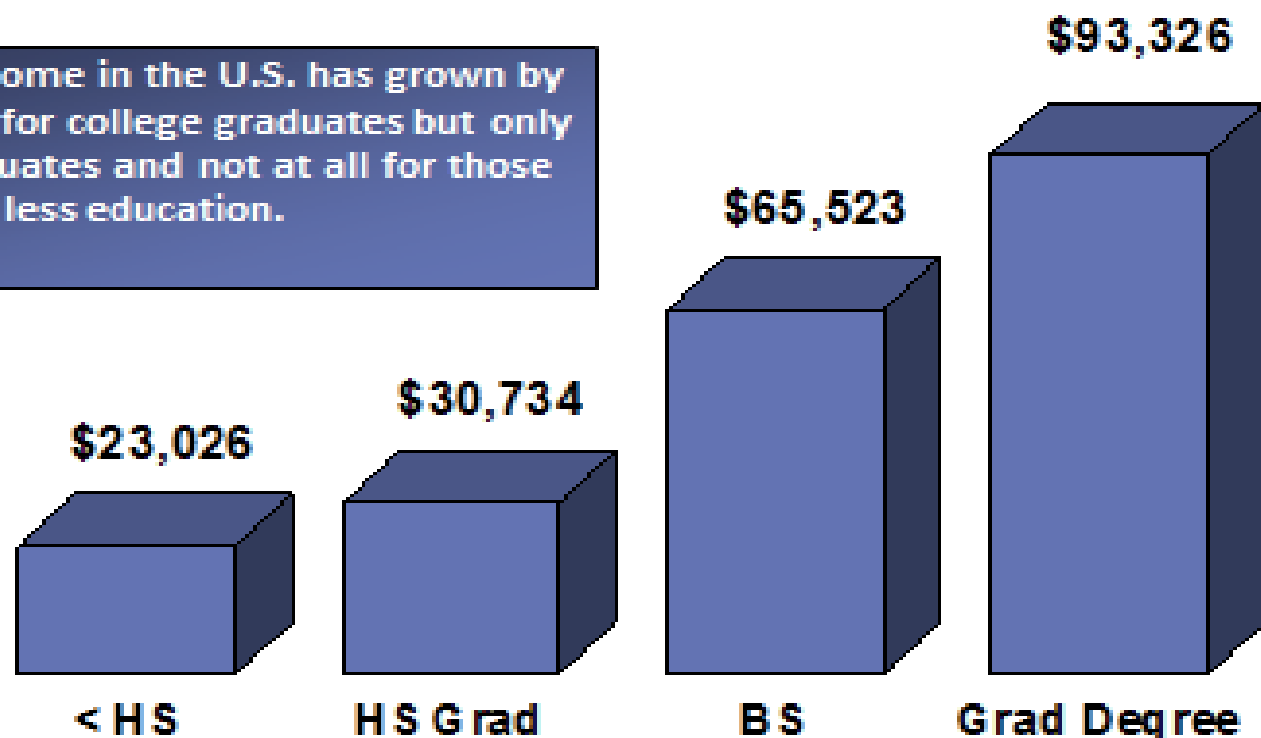
- **Category: Poverty**

- Since the 1970s, income inequality or disparity in the U.S. has widened. Recent data suggest that there is less economic mobility in the U.S. compared to many other developed countries. A person's rank on the income ladder is highly influenced by parental income and the attainment of a college education (US Census Bureau).

Economic Mobility

2009 Median Income by Educational Attainment Fairfax County Persons Age 25 and Older

Since 1975, real income in the U.S. has grown by more than \$15,000 for college graduates but only \$5,000 for HS graduates and not at all for those with less education.



Source: U.S. Census Bureau, 2009 ACS.

Trends affecting capacity of the human services system (continued)

– Category: Employment

- Productivity: The amount that workers produce per hour of work has nearly doubled (Center for Economic and Policy Research, 2007)
- Education Levels: From 60—87% high school completion; from 12.6—30% college graduation (Center for American Progress Action Fund, 2011)
- New Technology: Nearly 60% now use computer at work with majority using computers having less than four-year college degree (Bureau of Labor Statistics, 2003)
- Duration of Unemployment: 43% of the unemployed had been out of work for six months or more

Trends affecting capacity of the human services system (nationally continued)

- Increased role of women in labor force who are married with children—nearly 2/3 of all households—need for affordable child care, transportation, work schedule flexibility (Center for American Progress, 2009)
- Manufacturing and construction jobs account for vast majority of middle-wage jobs requiring less than college degree—manufacturing has been on decline and construction, after peaking in 2007, has been on decline but likely to stabilize. (Bureau of Labor Statistics, 2008-2009)
- Care work requiring less than college degree but generally pay much less than middle-wage—child care, nursing aides, personal and home care aides, home health aides projected to generate more new jobs than any other industry. (Bureau of Labor Statistics, 2011)
- Workers with already-high wages experienced big gains while those in middle-and low-wage jobs reaped much less. Roughly 1/3 or 44 million workers hold low-wage jobs, and are often:
 - Less likely to participate in retirement benefits
 - Less likely to have access to affordable health care
 - Less likely to be provided with paid time off or work schedule flexibility (Bureau of Labor Statistics)

Fairfax County Household Income Distribution (2010)

Median Household Income = \$103,010

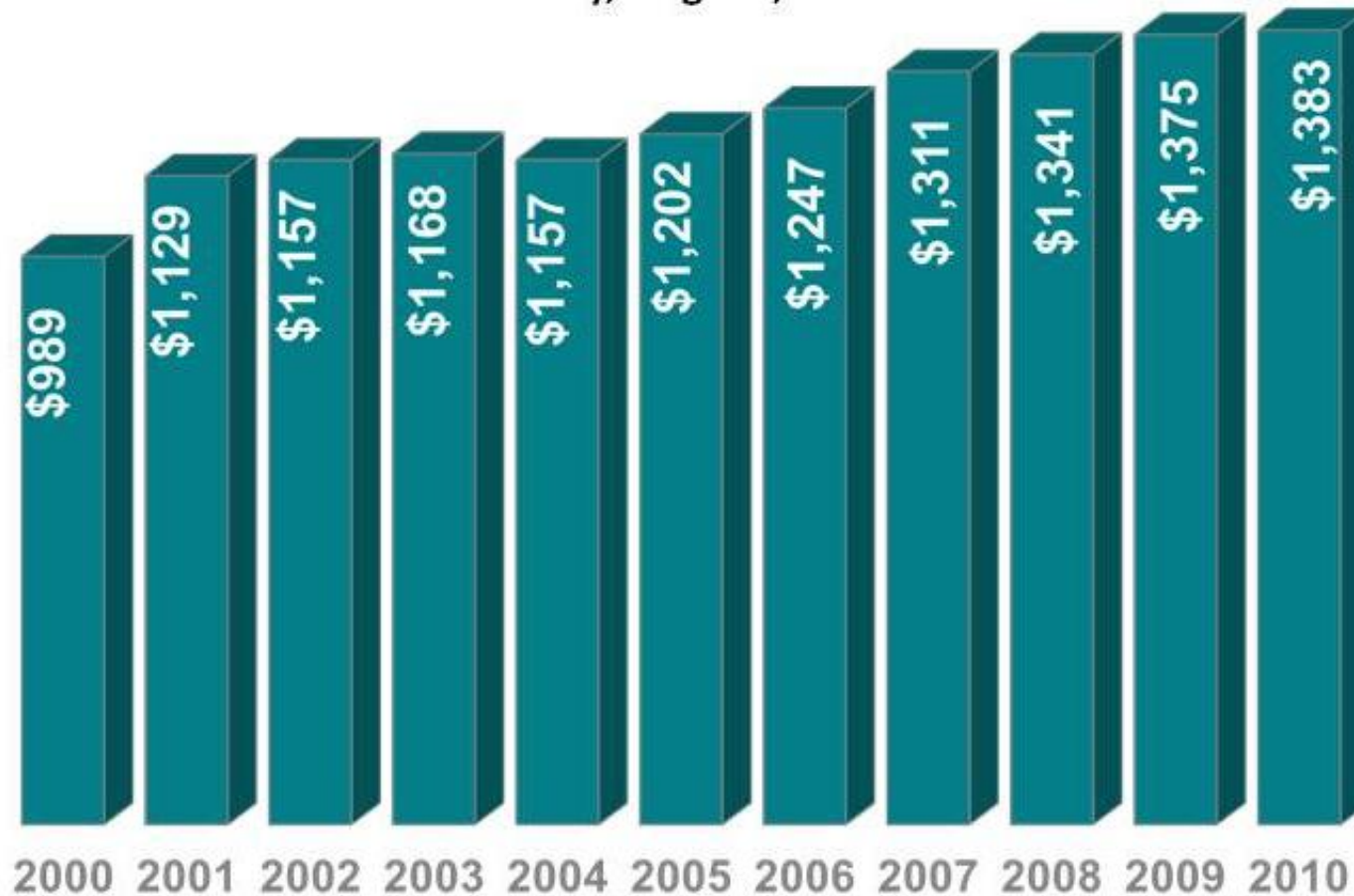


Source: U.S. Census Bureau, 2010 American Community Survey

Housing

Rental Complex Average Monthly Rent

Fairfax County, Virginia, 2000 to 2010



Trends affecting capacity of the human services system

- **State**

- In 2008, the poverty rate for Virginia was 10.2%, slightly higher than it had been over the previous five years. In 2009, the poverty rate for the state increased to 10.5%, and by 2010 the poverty rate had increased to 11.1% (Reference: Poverty: 2009 and 2010, American Community Survey Briefs, October 2011, U.S. Census Bureau; and 2010 Virginia Report, Council on Virginia's Future)

- **Local**

- **Category: Employment**

- Fairfax is a high skills, high pay employment center. Low-income families struggle to update and keep their skills in an ever-increasing high-skilled, knowledge based economy. Entry level and low skilled wages are not meeting today's living standards
- Stubbornly high unemployment drove increased demand for employment services at the county's employment centers. There were over 61,000 job service visits during FY 2010-the highest levels since this information has been collected (Magnum Economic Consulting, 2011)
- Funding for employment programs and services rose as a result of rise in unemployment, American Recovery and Reinvestment Act, and 2010 Census (reflecting changes in community population and household count).

Trends affecting capacity of the human services system (local continued)

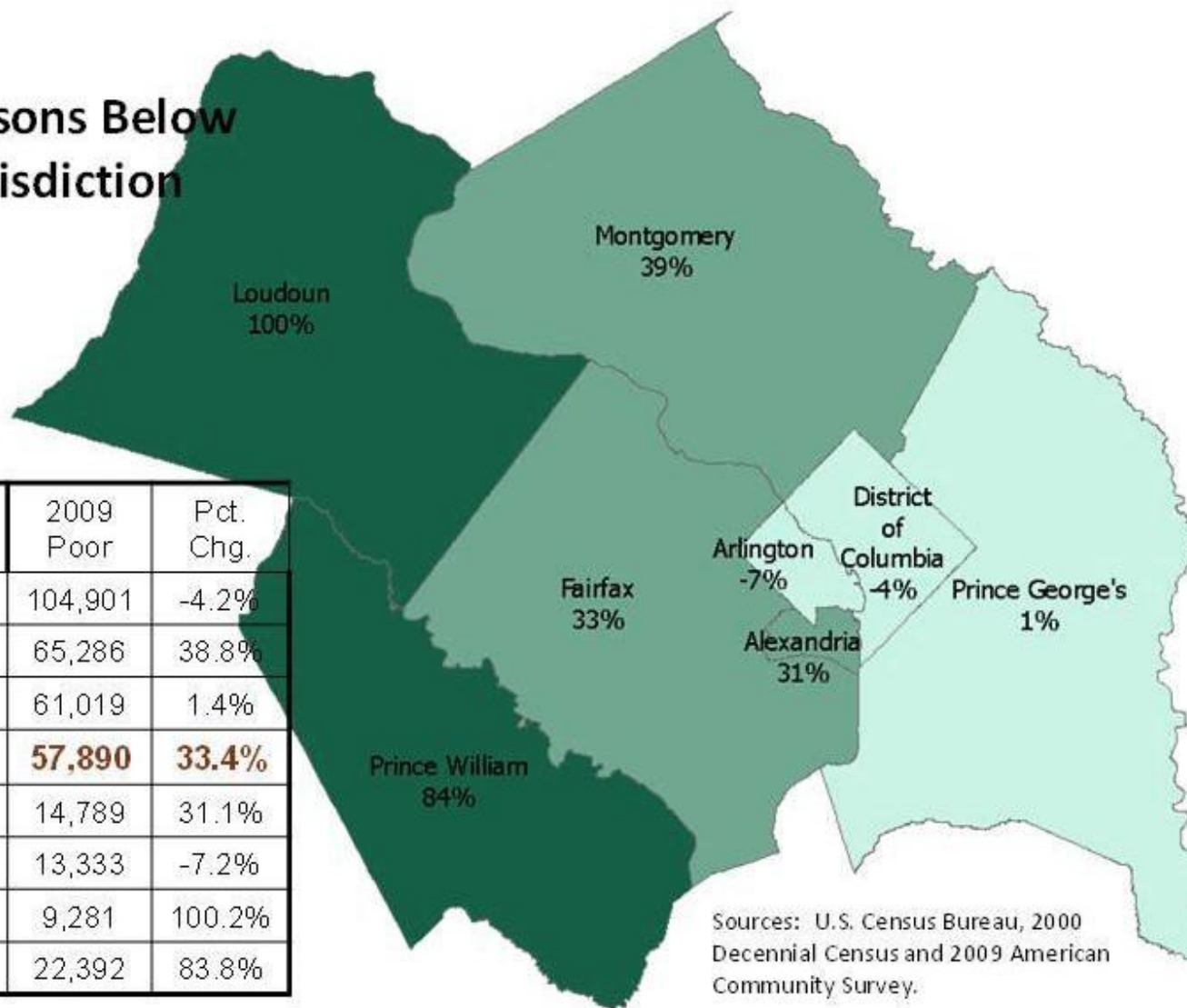
— Category: Poverty

- Over the past decade many metropolitan areas have seen poverty grow faster in the suburbs than in central cities, including our local area. The number of persons below poverty in Washington, D.C. has not increased since 2000, while between 2000 and 2009 the number of persons below poverty in Fairfax County increased 33% (Reference: Behind the Headline: Trends and Implications for County Residents, Fairfax County Department of Neighborhood and Community Services).

Suburbanization of Poverty

Growth in Persons Below Poverty by Jurisdiction 2000 to 2009

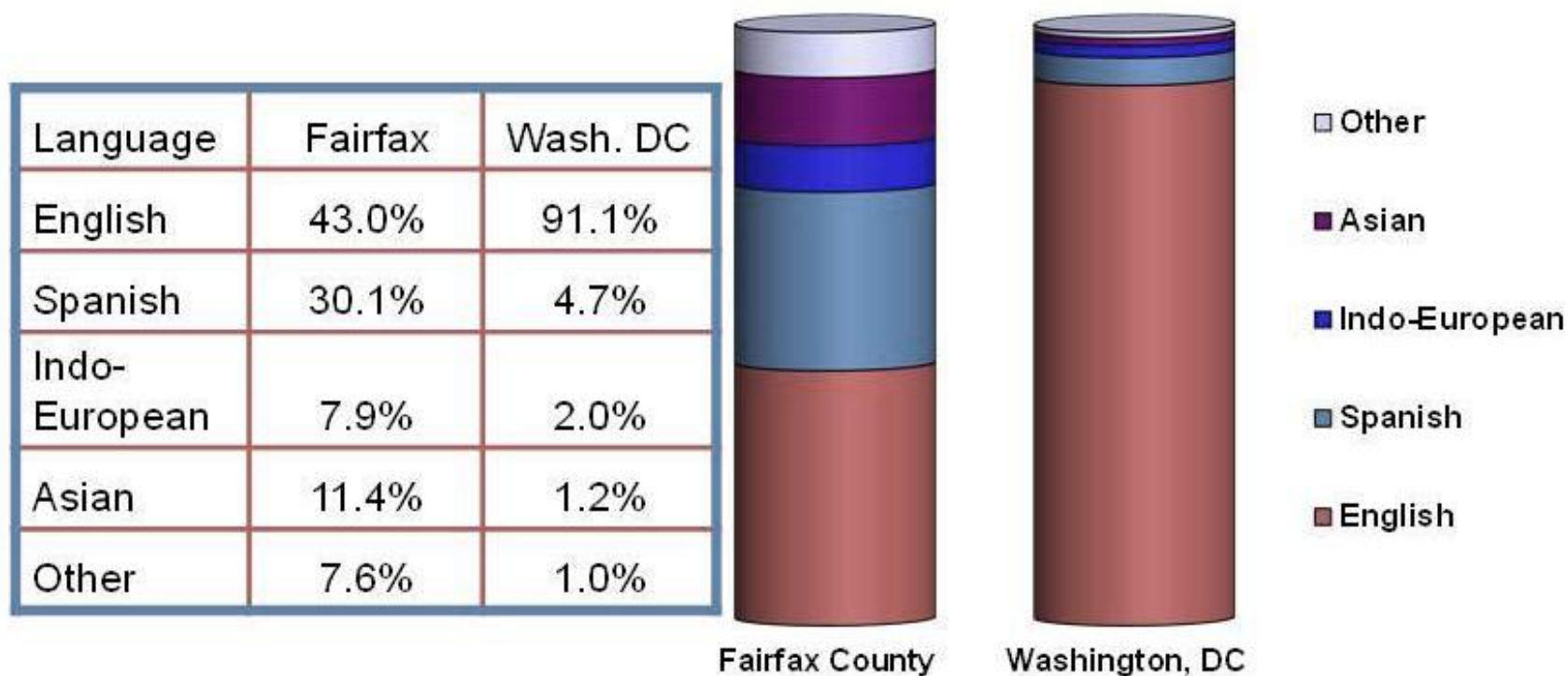
Jurisdiction	2000 Poor	2009 Poor	Pct. Chg.
Washington	109,500	104,901	-4.2%
Montgomery	47,024	65,286	38.8%
Pr George's	60,196	61,019	1.4%
Fairfax	43,396	57,890	33.4%
Alexandria	11,279	14,789	31.1%
Arlington	14,371	13,333	-7.2%
Loudoun	4,637	9,281	100.2%
Pr William	12,182	22,392	83.8%



Suburbanization of Poverty

Persons Below Poverty Language Spoken at Home

Fairfax County and Washington, DC, 2009



Source: U.S. Census Bureau, 2009 American Community Survey.

– **Category: Public Assistance/CSP**

- In 18 months, from July 2009-December 2010, the number of households receiving public assistance through the County's Department of Family Services increased by 31%.
- Emergency food assistance requests received through Fairfax County Coordinated Services Planning CSP) increased dramatically - from 2,883 requests in FY 2007 – to 5,547 in 2010.
 - Days with over 400 calls were rare in FY 2007, but by FY 2011, high volume days were the norm, with CSP receiving 500+ calls on 40% of days.
- Average daily call volume increased steadily from an average of 297 per day in FY 2007 to 418 per day (1st qtr. FY 2012). Call volume peaked in the fall of FY 2011 with over 600 calls a day.
- Over the past five years, topics with the largest increase in requests include emergency food and food stamps, emergency utility assistance, and job search assistance.
- Case objectives for basic needs can be met with CBO assistance, by creatively using the caller's personal resources, by public services, or by some combination of these. Of all objectives that are met, nearly three quarters are met with community-based resources.

- Case objectives may not be met if the client does not comply with the service plan, if CBO resources have been exhausted, or if the client is not eligible for services (e.g., for housing assistance, if their expenses exceed their income).
- Among all SNAP recipients in Fairfax County, approximately one-quarter were 65 years of age or older (Fairfax County Department of Family Services, SNAP data, October 2011).
- In Calendar Year 2010, Coordinated Services Planning received over 6,000 requests for emergency food (Fairfax County Department of Neighborhood and Community Services).

- **Constraints/Barriers**

- Some people may never have the capacity to become fully economically “self-sufficient”
- Individuals with high or multiple barriers to employment will need long terms supports
- Challenges in coordinating valued employment, training and work-support services to individuals with disabilities and other special-needs populations (e.g. ex-offenders, parenting teens)
- Current public policy emphasis on a “work first” approach for workforce development and welfare programs inhibits the use of most public funding to provide long-term support for achieving self-sufficiency
- Self-sufficiency for some does not mean they will be without need for support from the community – the goal of government services is to ensure they have the right services, at the right time and at the right levels- to meet their full potential for economic self-sufficiency
- The role of human services is an essential part of the solution, but it cannot be the whole solution

WHAT IS WORKING AND WHAT NEEDS IMPROVEMENT

- **Effective Service Delivery and Approaches: What Is Working**

Supported Employment

Supported Employment is a service of employment supports for persons with disabilities. Services include job placement, on-the-job supports, and follow along. Supports are reduced as the individual becomes adept with job duties, and natural supports become effective. Supported employment enables persons to be employed who otherwise might be unable to work.

One-Stop Employment Centers

Workforce Investment Act (WIA) Adult, Dislocated Worker, and Youth programs account for the majority of funding for job seeker services; competitive grants provide additional services to target populations (e.g. long-term unemployed, ex-offenders), or specific purposes (small business startup, free tax preparation services). Outcomes from these programs and services are measured against established benchmarks, which consistently meet or exceed performance targets.

WHAT IS WORKING AND WHAT NEEDS IMPROVEMENTOn-the-Job Training

OJT is a sector-based employment strategy which targets and identifies high wage jobs in growth sectors with a deficit of trained workers. This approach emphasizes the needs of the business community, which improves the county's ability to attract and retain industries that create high-wage jobs. Workers have the opportunity to gain the skills they need on the job, while the employer's investment in their training is offset at half the cost of their wages for up to six months.

Bridges to Success

With proper diagnosis, treatment, and supportive services, many adults who suffer from hidden disabilities can successfully work and support their families. Bridges assembles a team of partners and disability service providers and therefore, participants receive priority services from psychiatrists, rehabilitation specialists, and employment professionals.

WHAT IS WORKING AND WHAT NEEDS IMPROVEMENTChild Care Assistance and Referral Program

Subsidized child care is an essential strategy for supporting working families' efforts to attain and maintain economic self-sufficiency. The Child Care Assistance and Referral Program (CCAR) provides tuition assistance for child care on a sliding fee scale to working families with low and moderate incomes. Eligible families must be working, in training, or participating in the state's welfare reform initiative, TANF/VIEW. CCAR also provides assistance to families referred by Child Protective Services and Foster Care.

Adult Career Pathways

NOVA's Adult Career Pathways program is for underemployed or unemployed workers, low-wage workers, work-eligible immigrants comfortable reading and writing English, and young career starters with a high school diploma or GED.

WHAT IS WORKING AND WHAT NEEDS IMPROVEMENT**• Effective Service Delivery and Approaches: What Needs Improvement**

- Several programs, such as the On-the-Job Training grant (for long-term dislocated workers) and the Growing America Through Entrepreneurship grant (for laid-off workers over age 45) are funded as “pilot” initiatives and must be incorporated into standard practice, but on a greater scale.
- The state significantly reduced Fairfax County’s share of federal funding for subsidized child care in FY 2007. While the county left the local portion of the funding in the program, the program budget has decreased from \$41.4 million in FY 2006 to an average annual level of \$32.1 million. This equates to a decrease in services to nearly 1,500 children and their families in Fairfax County. As of December 31, 2011 there were 3,408 children on the waiting list. Additional resources are needed to address our community’s need for subsidized child care.

• Community Capacity BuildingVolunteer Income Tax Assistance Program

Over 400 volunteers prepare taxes for low-income families in 21 community-based sites. The role of DFS is convener and resource developer; the IRS is a credible organization and provides funding and certification; schools help reach out to families who are likely to benefit from tax credits; and private financial institutions provide low-income participants with funds to open bank accounts.

WHAT IS WORKING AND WHAT NEEDS IMPROVEMENTSHARE Network

Showing How Access to Resources Empowers, or SHARE, is a partnership among DFS and four community organizations to 1) promote connections between the community and SkillSource employment centers; 2) employ a train-the trainer model to enable non-profit staff to provide basic employment and referral services at their own sites, and 3) use technology to increase community access to job search tools and resources.

Connections for Hope

DFS has a partnership with Connections for Hope, a community-based non-profit in Herndon, to provide job search assistance and free tax preparation services to their visitors. DFS staff have worked intensively with staff from Connections for Hope and provided monthly workshops and job fairs in partnership with community volunteers. Connections for Hope is also entering its second year as a Volunteer Income Tax Assistance site.

Finance Park

Finance Park is a partnership between Junior Achievement and Fairfax County Public Schools, to promote financial education through a real-world, hands on simulation experience at the Frost-Woodson school campus. DFS staff used their volunteer hours to provide assistance to groups of 8th grade FCPS students who visit Finance Park as the highlight of a 6-week classroom curriculum.

WHAT IS WORKING AND WHAT NEEDS IMPROVEMENT

- **Leveraging Resources/Partnerships**

Center for Business Planning and Development

DFS partners with a non-profit organization to provide small business startup and expansion services to low-income individuals and laid-off workers, with a special focus on those with limited English proficiency and people over the age of 45. The role of DFS is to provide infrastructure, client referrals, and access to support services. Other partners include educational providers (for business training) and federal agencies (such as the Small Business Administration).

- **Communication with Stakeholders**

Common Measures

Entered employment rate, wage progression, and job retention rates are important enough to be part of any employment program and answers the question, “Is anyone better off?” An important benefit of common measures is that it uses everyday language that everyone can understand, allowing for honest assessment of programs. It is about using common language (what we mean when we say employed, retained, and progress), common sense (ends to the means so we don’t wrap the program around processes), and common ground (agreement on what is important). Programs, whether government or community provided, can be placed side-by-side for comparison but more importantly, allows for connecting one to the other to create community capacity and synergy.

WHAT IS WORKING AND WHAT NEEDS IMPROVEMENT

- **Legislative or Regulatory**

- Support public policies that provide children with the best possible life chances, regardless of where they start off in life—housing, adequate nutrition, health care, educational opportunities

Resources

1. “Unbalanced, Unequal and Undercut: The State of Working Virginia Part One: wages and income”, October 2011, The Commonwealth Institute http://www.thecommonwealthinstitute.org/wp-content/uploads/2011/11/111011_unbalanced_unequal_undercut.pdf
2. U.S. Department of Labor <http://www.dol.gov/dol/topic/statistics/index.htm>
3. Virginia Employment Commission: <http://www.vec.virginia.gov/vecportal//index.cfm>
4. Jobseeker databases: <http://www.vec.virginia.gov/vecportal/index.cfm//vecportal/index.cfm>
5. SkillSource Group/Northern Virginia Workforce Investment Board: <http://www.myskillsource.org/home/nvwib.shtml>
6. National Employment Law Project : <http://www.nelp.org/>
7. Forum for Jobless and Underemployed workers: <http://www.unemployedworkers.org/>
8. “TANF Emergency Fund, Service Recommendations and Results, Fairfax County Virginia, December 2010”.
9. “Restoring Shared Prosperity, Strategies to Cut Poverty and Expand Economic Growth”: <http://www.HALFINTEN.ORG>

10. “Regional Economic Impact of the Northern Virginia Workforce System”, December 15, 2011 Presentation to the Northern Virginia Workforce Investment Board, Mangum Economic Consulting, LLC
11. “Behind the Headlines: Trends and Implications for County Residents”, May 2011
12. “Using a Self-Sufficiency Continuum as a Framework for Workforce Development: Case Studies”, DHCD Massachusetts, Commonwealth Corporation, and Massachusetts Community Action Program Directors’ Association, 2011.
13. http://money.cnn.com/2008/01/29/news/economy/stimulus_analysis/index.htm-article referencing the stimulus effect of food stamps
14. <http://www.economy.com/mark-zandi/documents/Stimulus-Impact-2008.pdf> - Report by Mark Zandi talking about the food stamp bump to GDP
15. <http://www.prb.org/Articles/2008/childpovertyestimates.aspx> - Article which describes a study by Washington State Kids Count estimating that child poverty costs the state of Virginia \$5 to \$9.9 billion annually
16. http://www.americanprogress.org/issues/2007/01/poverty_report.html - Report written by Harry Holzer and Greg Duncan indicating that child poverty costs the U.S. approximately \$500 billion per year